18-114999md: 3000#19 0PReB 02/10/19 UEATE red 02/E0/P19028242219 In Raged Certificate of

EXHIBIT A

Notice Pg 3 of 4
United States Bankruptcy Court
Western District of Texas

In re:
Travis J Engebretson
Debtor

Case No. 18-11415-tmd Chapter 7

CERTIFICATE OF NOTICE

District/off: 0542-1 User: admin Page 1 of 2 Date Rcvd: Feb 08, 2019 Form ID: 318 Total Noticed: 28

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Feb 10, 2019.
                  +Travis J Engebretson, 2302 Wheaton Trl, Cedar Park, TX /8013-0001
+Account Services, 1802 NE Loop 410, Ste 400, San Antonio, TX 78217-5298
+CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
db
17506372
                  +Account Services,
17506373
                  (address filed with court: CBNA,
                                                             50 Northwest Point Road, Elk Grove Village, IL 60007)
                  +Cenlar FSB,
                                   c/o Albertelli Law,
                                                              2201 W. Royal Lane, Suite 155, Irving, TX 75063-3200
17506374
                  +City of Cedar Park (water utility), 450 Cypress Creek Rd, Building 2,
17506376
                    Cedar Park, TX 78613-4194
17506378
                   +Grand Canyon University,
                                                   3300 W Camelback Rd, Phoenix, AZ 85017-1097
                                                c/o Texas Child Support State Disbursal,
17506379
                  +Julie K Engebretson,
                    San Antonio, TX 78265-9791
                  +Medical Data Systems I, 645 Walnut St., Suite 5, Gadsden, AL 35901-4173
Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265,
17506380
17511633
                    Roseville, MN 55113-0011
17506382
                                                     5508 Parkcrest Dr., Ste 210,
                                                                                          Austin, TX 78731-4929
                  +Merchants & Professional,
                  +Spectrum,
                                 1600 Dublin Rd, Columbus, OH 43215-2098
17506388
                  +UHEAA, PO Box 61047, Harrisburg, PA 17106-1047

+Union Home Mortgage, Albertelli Law, 2201 W. Royal Ln., Ste. 155,

+Union Home Mortgage Co, 8241 Dow Cir, Strongsville, OH 44136-1761

+Williamson County, c/o Tara LeDay, P.O. Box 1269, Round Rock, TX
17506389
17520283
                                                                                                          Irving, TX 75063-3200
17506390
17517620
                                                                                       Round Rock, TX 78680-1269
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr +EDI: QRNOSHEROW.COM Feb 09 2019 05:18:00 Randolph N Osherow, 342 W Woodlawn, Suite 100,
                    San Antonio, TX 78212-3314
                  +E-mail/Text: ustpregion07.au.ecf@usdoj.gov Feb 09 2019 00:54:24
ust
                     United States Trustee - AU12, United States Trustee,
                                                                                          903 San Jacinto Blvd, Suite 230,
                     Austin, TX 78701-2450
17506375
                   +EDI: CHASE.COM Feb 09 2019 05:18:00
                                                                    Chase Card, PO Box 15298,
                                                                                                        Wilmington, DE 19850-5298
17506377
                   EDI: CMIGROUP.COM Feb 09 2019 05:18:00
                                                                      Credit Management, PO Box 118288,
                     Carrollton, TX 75011-8288
                   EDI: DAIMLER.COM Feb 09 2019 05:18:00
17506381
                                                                     Mercedes Benz Financial Services,
                  13650 Heritage Valley Parkway, Fort Worth, TX 76177 +EDI: NAVIENTFKASMSERV.COM Feb 09 2019 05:18:00 Na
17506383
                                                                                 Navient, PO Box 9500,
                    Wilkes Barre, PA 18773-9500
17506385
                   E-mail/Text: bkrgeneric@penfed.org Feb 09 2019 00:52:56
                                                                                           Pentagon Federal Credit Union,
                     P O Box 1432, Alexandria, VA 22313
17506386
                   EDI: PRA.COM Feb 09 2019 05:18:00
                                                                  Portfolio Recovery Associates, LLC,
                     120 Corporate Boulevard, Ste 100,
                                                                 Norfolk, VA 23502
17506384
                   +E-mail/Text: recovery@paypal.com Feb 09 2019 00:52:50
                                                                                           Pay Pal,
                                                                                                        2211 N. 1st Street,
                    San Jose, CA 95131-2021
17506387
                   E-mail/Text: BANKRUPTCY@RBFCU.ORG Feb 09 2019 00:53:52
                                                                                            RBFCU.
                                                                                                       PO Box 2097,
                   Universal City,TX 78148-2097
+EDI: VERIZONCOMB.COM Feb 09 2019 05:18:00 Verizon Wireless,
17506391
                                                                                                    PO Box 408,
                    Newark, NJ 07101-0408
                                                                   WF CRD SVC,
                  +EDI: WFFC.COM Feb 09 2019 05:18:00
+EDI: WFFC.COM Feb 09 2019 05:18:00
17506393
                                                                                   PO 14517,
                                                                                                 Des Moines, IA 50306-3517
17506392
                                                                   Wells Fargo Bank, PO Box 6995,
                    Portland, OR. 97228-6995
                                                                                                                 TOTAL: 13
             ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
Williamson County, c/o Tara LeDay, P.O. Box 1269, Round Rock, TX 78680-1269
                                                                                                                 TOTALS: 0, * 1, ## 0
```

Addresses marked $^{\prime}+^{\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2019 Signature: /s/Joseph Speetjens

Case 1:23-cv-01002-RP

Document 1-2
Page 5 of 8

Filed 08/24/23

Page 2 of 12

ехнівіт В

 File Number:
 340724120

 Date Issued:
 04/19/2023

INVESTIGATION RESULTS - DISPUTED INFORMATION UPDATED: A change was made to the item(s) based on your dispute.

RANDOLPH BROOKS FCU #534607170122**** (PO BOX 2097, UNIVERSAL CTY, TX 78148-2097, Phone number not available) We investigated the information you disputed and updated: Balance; Date Updated; Past Due; Remarks; Date Paid; Maximum Delinquency; Rating. Here is how this item appears on your credit report following our investigation.

Date Opened: Responsibility: 07/21/2016 Individual Account Revolving Account

Account Type: Revolving Account Loan Type: CREDIT CARD

Balance: Date Updated: Last Payment Made: High Balance:

Original Charge-off:

Credit Limit:

04/10/2023 10/04/2017 \$16,442 \$16,422 \$15,000

\$16,442

Pay Status: >Charged Off<
Terms: Paid Monthly
Date Closed: 02/01/2018

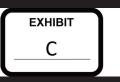
>Maximum Delinquency of 120 days in

04/2018 and in 06/2018<

Past Due: >\$16,442<
Remarks: CLOSED BY CREDIT GRANTOR; >UNPAID BALANCE CHARGED OFF<

Estimated month and year that this item will be removed: 10/2024

Estimated	month and	year that th	is item will i	oe remove	a : 10/2024							
	03/2023	02/2023	01/2023	12/2022	11/2022	10/2022	09/2022	08/2022	07/2022	06/2022	05/2022	04/2022
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O
	03/2022	02/2022	01/2022	12/2021	11/2021	10/2021	09/2021	08/2021	07/2021	06/2021	05/2021	04/2021
Rating	C/O	C/O	C/O	CIO	C/O	CIO	C/O	C/O	C/O	CIO	C/O	CIO
	03/2021	02/2021	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	CIO	C/O	C/O	C/O	C/O
	03/2020	02/2020 01/2	2020 12/2019	11/2019	10/2019 09/2	2019 08/2019	07/2019	06/2019 05/2	019 04/2019	03/2019	02/2019 01/20	19 12/2018
Rating	C/O	C/O C/I	C/O	C/O	C/O C/O	0/0	C/O	C/O C/C	C/O	C/O	C/O C/O	C/O
	11/2018	10/2018 09/2	2018 08/2018	07/2018	06/2018 05/2	2018 04/2018	03/2018	02/2018 01/2	018 12/2017	11/2017	10/2017 09/20	17 08/2017
Rating	C/O	CIO	C/O	C/O	120 12	0 120	90	60 30	30	OK	OK OK	OK
100	07/2017	06/2017 05/	2017 04/2017	03/2017	02/2017 01/2	2017 12/2016	11/2016	10/2016 09/2	016 08/2016			
Rating	OK	OK OF	(OK	OK	OK O	(OK	OK	OK OK	OK			



Account Info Account Name

RANDOLPH BROOK FED CR UN

Ousc 1.20 CV 01002 Ttl	DOCATTO MICIOLITA POR TANGE OF THE PROPERTY OF
Account Number	534607XXXXXXXXXX
Account Type	Credit card
Responsibility	Individual
Date Opened	07/21/2016
Status	Account charged off. \$16,422 written off. \$16,422 past due as of Jan 2023.
Status Updated	Jul 2018
Balance	\$16,422
Balance Updated	01/13/2023
Recent Payment	-
Monthly Payment	-
Credit Limit	\$15,000
Highest Balance	\$16,442
Terms	-

Aug 2024

Payment History

On Record Until

	J	F	М	Α	М	J	J	Α	S	0	Ν	D
2023	СО	_	_	_	_	_	_	_	_	_	_	_
2022	СО											
2021	СО											
2020	СО	CO										
2019	СО											
2018	_	_	_	_	_	_	СО	СО	СО	СО	СО	СО

CO Charge off

Payment history guide

Charge Off as of Nov 2018 to Jan 2023, Aug 2018 to Oct 2018, Jul 2018

This account is scheduled to continue on record until Aug 2024.



Contact Info

Address

PO BOX 2097,

UNIVERSAL CITY TX 78148



Comment

Current:

7/5/23, 10:50 AM	Case 1:23-cv-01002-RP Account closed at credit grantor's request.	Documentule+ 2 redit Rithod - 08% 214/23	Page 5 of 12
	Previous:		
	None		
	Reinvestigation Info This item was updated from our processing	of your dispute in	

Feb 2023.

2.10 RANDOLPH BRKS CU (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxx 5255	Reported Balance	\$16,442
Account Status	UNAVAILABLE	Available Credit	

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022												
2023												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022												
2023												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022												
2023												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												

2022

2023

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022												
2023												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022												
2023												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022												
2023												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022												
2023												

Payment History

You currently do not have any Payment History in your file.

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	Owner	INDI/IDI IAI

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Credit Limit		Account Type	REVOLVING
Terms Frequency	UNKNOWN	Term Duration	0
Balance	\$16,442	Date Opened	Jul 21, 2016
Amount Past Due	\$16,442	Date Reported	May 02, 2023
Actual Payment Amount		Date of Last Payment	Oct 2017
Date of Last Activity	Dec 2017	Scheduled Payment Amount	
Months Reviewed	15	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	Feb 2018
Date of First Delinquency			

Comments Contact

> RANDOLPH BRKS CU BLDG 290 HARMON DRIVE RANDOLPH AFB, TX 78148

Account Information

Address	PO BOX 2097 UNIVERSAL CTY, TX 78148-2097
Phone	Phone number not available
Date Opened	07/21/2016
Responsibility	Individual Account

Account Type	Case 1:23-cv-01002-RP	Document 1-2	Filed 08/24/23	Page 10 Refv12 ing Account
Loan Type				CREDIT CARD
Balance				\$16,442
Date Updated				04/22/2023
Last Payment	Made			10/04/2017
High Balance				\$16,442
Credit Limit				\$15,000
Past Due				\$16,442
Pay Status				>Charge-off<
Terms				Paid Monthly
Date Closed				02/01/2018
Estimated mor	nth and year this item will be re	emoved		10/2024
Remarks			CLOSED BY CREDIT	GRANTOR; UNPAID BALANCE CHARGED OFF

Payment History

July 2018	August 2018	September 20∎8	October 2018	November 2018	December 2018
Rating	Rating	Rating	Rating	Rating	Rating
C/O	C/O	C/O	C/O	C/O	C/O
January 2019	February 2019	March 2019	Mpail 1119	May. 2 ■ 19	June 2019
Rating	Rating	Rating	Rating	Rating	Rating
C/O	C/O	C/O	C/O	C/O	C/O

C				_	.1 of 12
■ ly 2019	August 2019	September 2019	October 2019	November 2019	December 2019
Rating	Rating	Rating	Rating	Rating	Rating
C/O	C/O	C/O	C/O	C/O	C/O
January 2020	February. 2020	March 2020	April 2020	May. 2020	June 2020
Rating	Rating	Rating	Rating	Rating	Rating
C/O	C/O	C/O	C/O	C/O	C/O
July. 2020	August 2020	September: 2020	October 2020	November 2020	December 2020
Rating	Rating	Rating	Rating	Rating	Rating
C/O	C/O	C/O	C/O	C/O	C/O
January 2021	February 2021	March 2021	April 2021	May. 2021	June 2021
Rating	Rating	Rating	Rating	Rating	Rating
C/O	C/O	C/O	C/O	C/O	C/O
■uly 2021	August 2021	September 2021	October 2021	November: 2021	December 202
Rating	Rating	Rating	Rating	Rating	Rating
C/O	C/O	C/O	C/O	C/O	C/O
January 2022	February 2022	March 2022	April 2022	May 2022	June 2022
Rating	Rating	Rating	Rating	Rating	Rating
C/O	C/O	C/O	C/O	C/O	C/O

	Case 1:23-cv-010	02-RP Docume	ent 1-2 Filed 0	012-1120 1 age 1	2 of 12
July 2022	August 2022	September 2022	October 2022	November 2022	December 2022
Rating	Rating	Rating	Rating	Rating	Rating
C/O	C/O	C/O	C/O	C/O	C/O
January 2023	February: 2023	March 2023			
Rating	Rating	Rating			
C/O	C/O	C/O			